

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: CHARLES L. SMITH	§	Case No. 1:19-bk-03088
DANA B. SMITH	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 07/18/2019.
- 2) The plan was confirmed on 01/09/2020.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 01/05/2022.
- 5) The case was completed on 10/04/2024.
- 6) Number of months from filing or conversion to last payment: 62.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$28,194.00.
- 10) Amount of unsecured claims discharged without full payment: \$42,841.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 233,732.46	
Less amount refunded to debtor(s)	\$ 38.89	
NET RECEIPTS		\$ 233,693.57

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 3,360.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 17,312.03	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 20,672.03
Attorney fees paid and disclosed by debtor(s):	\$ 640.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
JOHN M HYAMS ESQUIRE	Lgl	0.00	NA	NA	3,360.00	0.00
DISCOVER	Uns	11,720.00	11,720.01	11,720.01	11,720.01	0.00
ECMC	Uns	6,114.00	6,052.76	0.00	0.00	0.00
NAVY FEDERAL CREDIT UNION	Uns	4,807.00	4,873.64	4,873.64	4,873.64	0.00
NAVY FEDERAL CREDIT UNION	Sec	25,407.00	25,031.19	0.00	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	8,311.00	11,976.92	11,976.92	11,976.92	0.00
NAVY FEDERAL CREDIT UNION	Uns	15,504.00	15,613.96	15,613.96	15,613.96	0.00
NAVY FEDERAL CREDIT UNION	Uns	19,892.00	20,043.29	20,043.29	20,043.29	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	30,288.00	30,639.99	30,639.99	30,639.99	0.00
NAVY FEDERAL CREDIT UNION	Sec	40,091.00	39,417.17	0.00	0.00	0.00
INTERNAL REVENUE SERVICE	Pri	0.00	3,159.24	3,098.00	3,098.00	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	3,159.24	61.24	61.24	0.00
CHASE BANK USA	Uns	5,779.00	5,779.11	5,779.11	5,779.11	0.00
US BANK NATIONAL ASSOCIATION	Uns	0.00	5,835.25	5,835.25	5,835.25	0.00
CHASE BANK USA	Uns	0.00	6,310.72	6,310.72	6,310.72	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	75.00	75.00	75.00	0.00
CAPITAL ONE BANK	Uns	4,734.00	4,734.23	4,734.23	4,734.23	0.00
CAPITAL ONE BANK	Uns	847.00	847.63	847.63	847.63	0.00

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Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CAPITAL ONE BANK	Uns	434.00	941.04	941.04	941.04	0.00
RESURGENT CAPITAL SERVICES	Uns	4,423.00	4,343.48	4,343.48	4,343.48	0.00
US BANK NATIONAL ASSOCIATION	Uns	7,089.00	6,799.53	6,799.53	6,799.53	0.00
NATIONSTAR MORTGAGE	Sec	0.00	NA	NA	0.00	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	1,347.00	1,412.62	1,412.62	1,412.62	0.00
JEFFERSON CAPITAL SYSTEMS	Uns	1,480.00	1,480.68	1,480.68	1,480.68	0.00
WELLS FARGO	Sec	0.00	9,565.00	0.00	0.00	0.00
QUANTUM3 GROUP, LLC	Uns	0.00	59.69	59.69	59.69	0.00
RESURGENT CAPITAL SERVICES	Uns	2,724.00	3,356.25	3,356.25	3,356.25	0.00
BECKET & LEE	Uns	0.00	16.38	16.38	16.38	0.00
RESURGENT CAPITAL SERVICES	Uns	0.00	111.50	111.50	111.50	0.00
RESURGENT CAPITAL SERVICES	Uns	2,105.00	1,928.98	1,928.98	1,928.98	0.00
BECKET & LEE	Uns	1,366.00	1,580.70	1,580.70	1,580.70	0.00
QUANTUM3 GROUP, LLC	Uns	15,413.00	15,685.70	15,685.70	15,685.70	0.00
PORTFOLIO RECOVERY	Uns	1,328.00	1,439.31	1,439.31	1,439.31	0.00
PORTFOLIO RECOVERY	Uns	1,042.00	892.43	892.43	892.43	0.00
PORTFOLIO RECOVERY	Uns	2,935.00	3,259.06	3,259.06	3,259.06	0.00
PORTFOLIO RECOVERY	Uns	4,147.00	4,147.57	4,147.57	4,147.57	0.00
PORTFOLIO RECOVERY	Uns	5,968.00	5,968.10	5,968.10	5,968.10	0.00
RESURGENT CAPITAL SERVICES	Uns	17,734.00	17,353.73	17,353.73	17,353.73	0.00
RESURGENT CAPITAL SERVICES	Uns	19,656.00	20,207.21	20,207.21	20,207.21	0.00
NATIONSTAR MORTGAGE	Sec	401,986.00	393,372.85	428.59	428.59	0.00
CHASE	Uns	6,134.00	NA	NA	0.00	0.00
CHASE CARD SERVICES	Uns	581.00	NA	NA	0.00	0.00
MERCURY FBT	Uns	4,244.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Uns	15,588.00	NA	NA	0.00	0.00
USAA FEDERAL SAVINGS BANK	Uns	6,729.00	NA	NA	0.00	0.00
WELLS FARGO JEWELRY	Uns	9,565.00	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 428.59	\$ 428.59	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 428.59	\$ 428.59	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 3,098.00	\$ 3,098.00	\$ 0.00
TOTAL PRIORITY:	\$ 3,098.00	\$ 3,098.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 209,494.95	\$ 209,494.95	\$ 0.00

Disbursements:

Expenses of Administration	\$ 20,672.03	
Disbursements to Creditors	\$ 213,021.54	
TOTAL DISBURSEMENTS:		\$ 233,693.57

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/09/2024

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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